

MINUTES OF THE 47TH SLBC MEETING, SIKKIM HELD ON 1ST DECEMBER 2015,

AT DENZONG REGENCY, GANGTOK

The 47th Meeting of State Level Bankers' Committee (SLBC) for the State of Sikkim was held at Denzong Regency, Gangtok on 1st December 2015.

The meeting was presided over by Shri Alok Kr. Shrivastava, IAS, Chief Secretary, Govt. of Sikkim.

Shri C.S. Krishnamurthy, General Manager, State Bank of India, LHO, Kolkata, Shri M.G. Kiran, IAS, Principal Secretary, FRED, Govt. of Sikkim, Shri Manabendra Misra, General Manager and Officer-in-charge, Reserve Bank of India, Gangtok; Smt. Anjana Lama, General Manager, NABARD Gangtok and Shri Satish Patwardhan, DGM, State Bank Of India, ZO, Siliguri were the other dignitaries on the dais. The Controllers and Officials from member Banks and the Dignitaries from Departments of State Govt. and other Departments also attended the meeting.

2. Shri Biswanath Sen, Convener, SLBC Sikkim and Regional Manager, State Bank of India, Gangtok welcomed the dignitaries on the dais and all the participants present in the meeting.

3. In inaugural speech, Shri C.S. Krishnamurthy, General Manager, State Bank of India said that although Banks had accomplished account opening drive under PMJDY, many Bank account holders under PMJDY are yet to get their savings account and RuPay cards activated to avail of benefits under the scheme. Banks were instructed to complete issuance and activation of Rupay cards by 31.12.2015. He strongly urged Banks for immediately activating their BC/CSP in unbanked villages and taking an active part in reaching Social Security Schemes to all the eligible beneficiaries. He further added that during discussions held in VC with DFS, Ministry of Finance on 24.11.2015 Banks were instructed to adopt one School nearby its location for imparting Financial Literacy to the students.

Later, he expressed his concern on low C:D ratio of the State and requested Controllers of the respective Banks to scale up their lending within state. He also said that since Sikkim will be declared a fully organic state during the month of January 2016 and Banks should extend credit through KCC to all the certified farmers.

4. Shri Alok Kr. Shrivastava, IAS, Chief Secretary, Govt. of Sikkim in his opening deliberation said that Sikkim will be declared a fully organic state shortly and in this regard support and collaboration is highly solicited from the banking fraternity. He stated that the increase in number of Bank Branches (i.e. 136 Nos. of branches) in Sikkim indicates not only appreciable growth pattern of state economy but also comfort and convenience level of the Banks. However, he expressed his dissatisfaction on less number of Bank Branches in the North and West districts of Sikkim. He further added that the number of ATMs also needs to be increased in those districts with a view to encourage and sustain growth of tourism in the state. He suggested the forum for taking initiative so that currency chest in Mangan can be opened at the earliest.

He agreed upon the deliberation of GM, SBI stating that there is a need for improving CD ratio of the state. He stated that it is a joint responsibility of State Government as well as Banking fraternity towards implementation of programmes like PMEGP, NRLM, other Social Security Schemes and promotion of SHGs in the state.

5. Shri Manabendra Misra, GM & O-i-C, RBI, Gangtok in his opening deliberation welcomed the Chief Secretary, dignitaries on the dais and other participants present in the meeting. He also welcomed the Controller of Bandhan Bank Ltd as new entrant in this State. The house recorded its appreciation for the contribution made by Sri Tashila Ethenpa, the outgoing AGM, RBI, Gangtok and welcomed the new incumbent Sri Tigga, AGM, RBI, Gangtok. He complimented Govt. of Sikkim on (i) Organic Mission exercise, (ii) conduct of buyers sellers meet (iii) Good Governance.

He informed the house about various programmes conducted by RBI, Gangtok during the quarter:(i) RBI Quiz with students at Gangtok (ii) SLIC meeting with partner organizations and Bankers chaired by Sri Arvind Kumar, IAS, Principal Secretary, Commerce & Industries, Govt. of Sikkim. (iii) Apex Level Town Hall Meeting on MSME at Gangtok (iv) Town Hall meeting on MSME at Gyalshing (West Sikkim) and Mangan (North Sikkim) (v) A workshop at Karfeter, Jorethang on sensitizing youth for self employment.

He advised all the Controllers for more effective and regular conduct of FLC, covering of Villages for Banking Facility and to activate the CSPs.

6. Smt. Anjana Lama, General Manager, NABARD, Gangtok informed the house that promotion of WSHGs is satisfactory in the state. However, she expressed her concern on poor credit linkage of SHGs which was only about 178 Nos. She said that a workshop was conducted for Bankers and anchor NGOs on sensitization of JLG and SHG programme which ended with positive feedback. Banks were strongly advised to do credit linkage for JLGs and WSHGs. She also informed the house that 328 numbers of WSHGs formed by Bandhan Bank has been taken over by the anchor NGO Himalayan Education Society as per approval from the DLCC Meeting held in North District.

Under DED Scheme, NABARD had released a subsidy amount of Rs. 38.20 lacs till the end of the quarter for the current Financial Year and she advised Banks to promote the scheme. She further added that NABARD is promoting DED scheme by disseminating information through All India Radio.

Regarding conduct of Financial Literacy programme she said that recently NABARD had conducted four FLC in Kitam, Namthang, Soreng and Mangan. Further, she said that an issue on low financing of large cardamom in the state has been raised by MP, Sikkim during meeting of Standing Committee of Finance. She asked the Bankers to increase their credit flow in this sector.

She notified the house about circular and guidelines on National Livestock Mission (NLM) issued by GoI and informed that 50% subsidy is available for SC beneficiaries under the scheme. She also advised Banks to submit proposal for funding from Financial Inclusion Fund of NABARD for providing solar powered VSAT for connectivity.

Later she expressed her serious concern on low CD ratio and less issuance of KCC in the state. She strongly urged all the Banks to finance under KCC which would improve the overall CD ratio of the state.

Then with the permission of the Chair the discussion of the Agenda items started in seriatim as follows:

Agenda No.1 Confirmation of the proceedings of the 46th meeting of SLBC held on 28.08.2015 at Mayfair Resort, Gangtok

~ The House confirmed the proceedings of the 45th SLBC Meeting.

Agenda No.2

Follow-up of the Action Points that emerged from the 46th SLBC Meeting held on 28th August 2015 at Gangtok:

1. Letter of displeasure may be issued to BSNL & Insurance Company for their absence

~ The same was communicated to the concerned Department. However, house noted it with serious concern that no representative from BSNL was present in the Meeting.

2. FRED, GoS may advise the SLBC Convenor the progress in making the Sikkim Public Debt Recovery Act 2006 applicable to Commercial Banks

~ In response to the earlier communication, Sri M.G Kiran, IAS, Principal Secretary, FRED, Govt. of Sikkim informed the house that the issue is under consideration and outcome will be informed in due course.

3. DLRC Meeting to be convened in the presence of Public representative from state.

~ In response to this, the LDM informed the house that the matter has been already discussed during DLCC meetings and assured the house to comply with the extant guidelines.

4. Updating of the website of SLBC, Sikkim on PMJDY.

~ LDM assured for compliance of action point.

5. Convenor, SLBC to ensure early conduct of meeting of State Level Committee on IT by taking up the matter with Secretary (IT), GoS.

~ In response to follow up action from LBO, Gangtok, the Govt. of Sikkim assured to conduct the same as early as possible, considering the importance of the same.

6. Monthly FLC camp to be conducted by Rural Branches.

~ The house expressed their concern on status of FLC of rural branches as per RBI guidelines. The Chairperson instructed the Controllers for their effective follow up for FLC.

7. Banks to finance Joint Liability Groups (JLG)

~ The house expressed their concern on status of credit extended to JLG. The Chairman of the meeting, Chairman SLBC, Sikkim and GM NABARD once again requested the Controllers and representatives of the Bank for achieving the target allotted to them.

8. Banks to finance KCC & DEDs.

~ In this context, LDM informed the house that Sikkim Rural Development Agency (SRDA) of Rural Management & Development Department (RMDD), Govt. of Sikkim has taken initiatives to identify and source applications from eligible farmers in Sikkim through GPUs vetted by the concerned BDO. The applications will be

forwarded to the respective branches through Lead Bank Office. The Dignitaries on dias appreciated the stands of Govt. of Sikkim and Bankers with an advice to dispose application on priority basis.

9. Status of proposal under PMEGP to be reviewed in the next meeting.

~ In reply to the action point the sponsoring agencies informed the present status of proposals and said that the pending proposals will be disposed within short time. The LDM also informed the house that the detailed discussions will be held during SLMC Meeting (State Level Monitoring Committee) with the Sponsoring Agencies, Controllers of Bank and the Secretary; Ministry for Com. & Ind. Govt. of Sikkim.

10. Banks to activate CSPs for covering unbanked villages.

~ Considering the post scenario of PMJDY, providing of banking accessibility to the customer is essential. The LDM informed the House that State Bank of India, Central Bank of India and Union Bank of India, covering the major portion of the State by their existence, have taken initiative for identification of CSP for uncovered areas, activation of newly appointed CSP, workshop with CSP etc. The General Manager, RBI advised SLBC to conduct Sub-Committee meeting on Financial Inclusion at an early date. In response to this LDM assured to organize the same shortly.

11. Convenor SLBC to write to HRDD, GoS to allow Bankers presence in counseling centers to identify prospective students for education loan.

~The Chairman of the Meeting advised the Bankers to coordinate with the concerned department well in time for the same.

12. RSETI, Gangtok may conduct a one day programme for BC, CSPs in Sikkim.

~ The contents noted by the forum. However, it was informed to the House that SBI and CBI have the arrangement to organize 2 days workshop by December 2015 with all their CSPs. The CSPs from Union Bank (9 in numbers) either may join the workshop or by other alternatives.

Agenda No.3

Credit: Deposit Ratio / Credit + Investment: Deposit Ratio as on 30.09.2015

In this regard, Chairperson expressed dissatisfaction on low CD ratio of the state and said that there is only marginal improvement in the ratio. He urged the Banks to make full effort in scaling up their lending in the state and make significant improvement in the upcoming quarter. The Banks maintaining low CD ratio were questioned about their constraints for not lending in the state.

Convener, SLBC reiterated that Banks can increase their credit portfolio by financing all the eligible farmers under KCC.

Agenda No.4

Recovery of Bank's dues:

It was found that the overall percentage of recovery was low. Shri M.G. Kiran, Principal Secretary, FRED, GoS expressed their willingness to extend support to the Banks on issues of recovery.

Agenda No. 5

Review of Performance under Annual Credit Plan 2015-16 including NPS for the quarter ended 30.09.2015

The House discussed on low financing under priority sector. It was found that the overall performance of Bank was not satisfactory at the end of the 2nd quarter. However, Banks having higher achievement of ACP shared their good practices with the house.

Convener, SLBC informed the house that as a part of organic mission sourcing of proposals under KCC has already been started by SRDA, RMDD, GoS. Forms for availing KCC are available in all Gram Prashasan Kendras. GPKs will be collecting application forms from all the eligible farmers under KCC which will be further scrutinized and forwarded to the Bank Branches for sanction. He further said that although State Bank of India has taken up the responsibility of covering eligible farmers in the state, other Banks should also take an active part in issuance of KCC in places where people are inaccessible to SBI. The Chairperson stated that there is need for involvement of both the State Govt. and Bank in this collaborative effort for making organic mission successful in Sikkim.

The Chairperson expressed his dissatisfaction to the Pvt. Banks for having not having disbursed under Agriculture and Allied activities. He suggested the low performing Banks to escalate their priority sector lending.

Agenda No.6

Review of Spl Programmes as on 30.09.2015

1. Prime Minister's Employment Generation Programme (PMEGP):

The Nodal Officer from KVIC apprised the house that the target under the PMEGP scheme has been revised and increased from 168 to 300 Nos. for the state by the Ministry of MSME, GoI. He stated that the Nodal Agencies had organized various awareness camps in Block level in coordination with NABARD, Department of MSME and DESME for sourcing proposals and the information is being disseminated to the public through All India Radio.

Out of 162 applications recommended in the DLFC meeting 112 No. of applications has been forwarded to the Bank Branches till the end of 2nd quarter. GM, DIC, Gangtok apprised the house of pending cases with the Banks and requested for disposing off all the pending cases at the earliest possible.

2. National Urban Livelihood Mission (NULM) Self Employment Programme:

Shri Dinker Gurung, Jt. Project Director, UD & HD informed the house that the target for the scheme has been allotted and forwarded to the Banks through Lead Bank Office. He stated that Sikkim Urban Development Agency, UD & HD is the implementing Agency for NULM and they are in a phase of mobilizing beneficiaries i.e. urban poor under the mission. He also brought to the notice of the house that during the 2nd quarter some proposals had been forwarded to the Banks which are pending and the same has been sorted out during recently held DLCC Meeting. He further proposed SLBC for holding of sensitization programme on NULM during the month of January 2015.

Agenda No.7

Promotion of Self Help Groups:

In this regard the Chairperson highlighted the role of SHG in providing social services to the society and urged Banks for promoting SHG linkage programme in the state. Shri S. Ghosh, LDM stated that formation of SHG is satisfactory in the state. However, the percentage of credit linkage with Banks is very low.

Agenda No.8

Kisan Credit Card (KCC):

In this regard, GM, NABARD expressed her concern on low issuance of KCC and suggested Banks for taking proactive steps in sourcing proposals and increasing credit flow under this sector. She also stated that several Farmer Producer Organization has been formed in the district and are sourcing KCC applications. Banks should approach these FPO.

Shri Manabendra Misra, GM, RBI questioned Pvt. Banks for having nil performance under issuance of KCC. In response to this, representative from Pvt. Banks assured the House to improve their lending in the upcoming quarter.

Agenda No.9

Housing Finance:

The overall achievement under Housing sector was fair at 22.5 % at the end of 2nd quarter. Banks were advised to finance housing loan in the rural areas.

Agenda No.10

Education Loan:

Performance under Education sector was not satisfactory at the end of 2nd quarter. Shri Tshegyal Tashi, Home Secretary/Secretary AH & VS, GoS advised Banks for holding camps for sensitizing beneficiaries before commencement of counseling sessions. The Chairperson asked Convenor, SLBC to write to the GoS regarding participation of Banks in counseling sessions and further he will direct the concerned department for allowing Bank's participation.

Agenda No.11

Performance under MSME

Performance under MSME sector was good at 33.15 %. Convenor SLBC mentioned about relentless efforts made by RBI towards financing of MSME borrowers and advised all Banks to make effort in popularizing Pradhan Mantri Mudra Loan_which would further escalate credit flow in the MSME sector.

GM, RBI stated that since amount of Sishu loan is very low for setting up an entrepreneurship Banks should focus more on lending under Kishore & Tarun category which would serve the purpose of setting up new entrepreneurship. Later, Manager, SIDBI informed the house that till 30.11.2015 all Banks had together disbursed an amount of Rs. 27crore to 4676 accounts under Mudra loan in the state.

Agenda No.12

Artisan Credit Card:

The representative from Office of Dev. Commissioner (Handicrafts), Gol appraised the house that 10 Nos. of ACC applications had been forwarded to SBI, Tadong. However, the beneficiaries were granted loan under other category instead of issuing ACC.

Agenda No.13

Financial Inclusion by Extension of Banking Services with opening of “Basic Savings Bank Deposit” account

Banks were advised to continue opening of Basic Savings Bank Deposit account for those who have not yet availed banking services.

Agenda No.14

Weavers Credit Card Scheme

The representative from DHH, GoS, stated that despite conducting several awareness camps to promote WCC, beneficiaries have not yet turned out for availing WCC loans. He also said that during the month of December 2015 National Handloom Development Corporation Ltd. Gol will be conducting awareness programme for dissemination of information on WCC scheme.

Agenda No.15

Dairy Entrepreneurship Development Scheme (DEDs)

GM, NABARD reiterated that a subsidy amount of Rs. 38.20 lacs has been released till the end of 2nd quarter. She informed that Banks should apply for release of subsidy to NABARD, after the disbursement of first installment of loan and it should

be routed through the Regional Head of the Banks. A utilization certificate should also be submitted by the participating Bank to NABARD to the effect that the amount of subsidy received by them has been fully utilized.

She further stated that there is a lot of potential for dairy farming in the state and urged Banks to promote and finance farmers under the scheme.

Agenda No.16

Joint Liability Group

DGM, NABARD deliberated on concept and benefits of JLG scheme for information to the house. He informed the house that NABARD has sanctioned 2 JLG to KVK, West District and also an anchor NGO in South District has been promoting 100 Nos. of JLG. At present 30 Nos. of JLG has been formed in the state out of which 18 are credit linked with CBI & SBI. He requested Banks for taking proactive steps in sensitizing farmers on JLG scheme. The Chairperson suggested Banks to work in close coordination with RMDD, GoS and utilize Gram Sabhas as a platform for sensitizing farmers on various schemes.

Agenda No.17

Evolving Action Plan for Remaining Un-banked villages:

In this context GM, RBI said that meeting of Sub-Committee on FI has to be regularized for monitoring of progress on coverage of village. He instructed Banks for immediately activating already established BCs without further delaying.

Shri Enosh Kr. Singh, CSC, SPV, e-Governance stated that the reasons for slow progress in coverage of unbanked villages is due to i) poor connectivity in North and South district. ii) Some technical issues like name of the villages not uploaded in the CBS of Banks. iii) Technical problem during uploading of accounts opened by BCs by link branch. Hence, he requested the Controllers of the Banks for taking up the matter with their FI department for uploading of list of name of villages not found in CBS.

GM, SBI suggested that the connectivity issue should be taken up by the State Level Committee on IT.

Agenda No.18

SBI Rural Employment Training Institute (RSETI)

In reply to the construction of own building at Ralap for the Institution, the LDM expressed that approval for additional expenditure, beyond Govt. fund , forwarded to the Authority for early settlement.

Agenda No. 19

MISCELLANEOUS:

1. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri JeevanJyoti Bima Yojana (PMJBY), Atal Pension Yojana (APY) & Pradhan Mantri Mudra Yojana (PMMY)

In this regard, Shri S.D Tshering, DG cum Secretary, DESME, GoS expressed that the implementation of Social security schemes in the state of Sikkim is not satisfactory and is due to lack of awareness of people on benefits of these schemes. He informed the house on important issues discussed during VC with DFS, Ministry of Finance as follows: i) Banks to be mapped with skill development centers for imparting Financial Literacy. ii) Activation of RuPay cards by Banks. iii) Erratic Connectivity for the Bankers' and newly opened CSPs.

He also sought intervention of NABARD for installation of Dish Antenna for the CSPs.

2. Direct Benefit Transfer for LPG (DBTL)

The House expressed satisfaction towards increase in percentage of coverage from 85 % to 89.45 % under DBTL and advised the Bankers to be more proactive towards seeding of Aadhaar for the remaining consumer by using FLC Campaign, attending Gram Sabha and through public notification for 100 % achievement.

3. Credit Flow to SC/ST in Sikkim

Banks were advised to report (Scheme-wise, sector-wise) to Lead Bank Office for compilation of the data for future reference.

4. Sansad Adarsh Gram Yojana (SAGY)

It was appraised by the LDM that Shri P D Rai, MP, Sikkim has adopted village Kitam Manpur in South District under Sansad Adarsh Gram Yojana (SAGY) and has requested to open a bank branch in that area for hassle free Banking transaction. The Controllers were advised to look into the matter. He also informed the house

that State Bank of India has a budget for specific essential requirements for development of the village through a registered and reputed NGO. LDM also informed the house that identification of CSP is on process and will be sorted out very soon.

The meeting ended with vote of thanks to all the participants and supporters.

ACTION POINT THAT EMERGED FROM THE 47th SLBC MEETING

1. Banks in Sikkim to finance all eligible farmers under KCC.
2. Distribution and activation of Rupay cards by Banks by organizing camps.
3. Banks to activate BC/ CSPs for covering unbanked villages.
4. Uploading of list of name of villages in CBS by the Regional Head of Banks.
5. Pending proposal under PMEGP to be disposed off immediately by the Banks.
6. Banks to promote Joint Liability Groups (JLG)
7. Monthly FLC to be conducted by Rural Branches.
8. Enrollment of remaining people under PM4S.
9. Adoption of School by each Bank Branches for imparting FLC.
10. Banks to create awareness on activating zero balance PMJDY accounts to avail benefits.
11. Identification of new CSP in uncovered villages having population below 2000.

*

LIST OF PARTICIPANTS :: 47th SLBC MEETING :: 01.12.2015 :: SIKKIM

SL NO.	NAME OF THE OFFICIAL	DESIGNATION / DEPARTMENT
1.	Shri Alok Kr. Shrivastava, IAS	Chief Secretary, Govt. of Sikkim
2.	Shri C.S Krishnamurthy	GM, State Bank of India
3.	Shri M.G Kiran	Principal Secretary, FRED, Govt. of Sikkim
4.	Shri Manabendra Misra	General Manager & Officer-in-Charge, RBI, Gangtok
5.	Smt. Anjana Lama	General Manager, & Officer-in-Charge, NABARD, Gangtok
6.	Shri Satish Patwardhan	DGM, State Bank of India, ZO, Siliguri
7.	Shri Biswanath Sen	Regional Manager, SBI, RO, Gangtok (SLBC Convener)
8.	Shri Soumen Ghosh	LDM, Gangtok
9.	Shri William Wilson Tikka	AGM, RBI, Gangtok
10.	Shri D. P. Lepcha	Manager, RBI, Gangtok
11.	Shri S.Y. Bhutia	AM, RBI, Gangtok
12.	Shri T.K. Ganesh Kumar	DGM, NABARD, Gangtok
13.	Shri Sushant Patil	Manager, NABARD, Gangtok
14.	Smt. Pema Chenzom	GM, SISCO Bank Ltd. Gangtok
15.	GM SIDICO	GM, SIDICO
16.	Shri Subir Raybarman	DGM/SIC, Indian Bank, ZO, Kolkata
17.	Shri Umesh Ch. Gochhyat	RM, Central Bank of India, Siliguri
18.	Shri Bhola Nath Jha	Dy. RM, Union Bank of India
19.	Shri Pankaj B. Mohapatra	Div. Manager, Canara Bank
20.	Shri Sonam T. Bhutia	AGM, Bank of Baroda
21.	Shri Tej Bhanu Tiwari	CM, Allahabad Bank, Gangtok
22.	Shri B. Pongener	CM, Vijaya Bank, Gangtok
23.	Shri Sandeep Kr Chowbey	CM, State Bank of India, Gangtok
24.	Shri A.K. Panda	CM, Union Bank of India
25.	Shri D.K. Mahapatra	CM, Central Bank of India, Gangtok
26.	Shri Sujay Saha	Sr. Manager, Dena Bank
27.	Shri Nabin Kr Dhara	Sr. Manager, Yes Bank
28.	Shri Praveen Kishore	Sr. Manager, Indian Overseas Bank
29.	Shri L.S. Paokhosei	Manager, Corporation Bank, Gangtok

30.	Smt. Shampa Nandi	Manager, Bank of India, Gangtok
31.	Shri Bappaditya Bardhan	Manager, Punjab & Sind Bank, Gangtok
32.	Shri Prasanjit Pradhan	BM, HDFC Bank, Gangtok
33.	Smt. Nishi Jaiswal	BM, Andhra Bank, Gangtok
34.	Shri Sijo Francis	BM, South Indian Bank, Gangtok
35.	Shri Srinivas Babu	BM, Indian Bank, Gangtok
36.	Shri Sandip Sil	BM, Syndicate Bank, Gangtok
37.	Shri Biplob Dey	CBM, ICICI Bank Ltd.
38.	Shri Eugene Ohara Lotha	Manager, Bank of Maharashtra, Gangtok
39.	Shri Suvransu Ghosh	Cluster Head, Bandhan Bank
40.	Shri S.K. Gupta	SIDBI, Gangtok
41.	Shri Sanjeev Basnet	Manager, IDBI, Gangtok
42.	Shri Manotosh Nayak	Cluster Head, Bandhan Bank
43.	Shri Saurav Anand	AM, Axis Bank
44.	Shri Tshegyal Tashi	Home Secretary/Secretary AH & VS, GoS
45.	Shri S.D Tshering	DG cum Secretary, DESME, Gos
46.	Shri Y.K Pradhan	Principal Director, Horticulture Department, GoS
47.	Smt Sarala Rai	Spl. Secretary, GoS
48.	Shri Shashikant Gupta	Handicrafts Promotion Officer, O/o DC (Handicrafts)
49.	Shri Prashant Dahal	Tourism, GoS
50.	Shri Piyush Chetiya	ADG, UIDAI, Guwahati
51.	Shri Dinker Gurung	Jt Project Director, UD & HD, GoS
52.	Shri C.T. Lepcha	Dy. Director, DHH, GoS
53.	Shri S.K. Basu	Director, MSME-DI
54.	Dr. S.K. Bhuyan	Dev. Officer-in-charge, KVIC, Gol
55.	Shri K.B. Neopaney	Nodal Officer, National Insurance Co. Ltd.
56.	Dr. H.K. Chetri	Principal Director, AH & VS
57.	Dr. D.S. Tiwari	Additional Director, C & D
58.	Shri D.R. Sharma	AD, MSME-DI, Gangtok
59.	Shri Shanawaj Alam	Application Analyst, UIDAI
60.	Shri B.P.H Subba	Sr. Audit Officer, Cooperative Deptt.
61.	Shri S.K.Pradhan	GM, DIC/EN, Commerce & Industries Deptt.

62.	Shri C.S. Ghatani	Asstt. Dir. Spices Board, Gangtok
63.	Shri B. Rangaswamy	DGM, BSNL, Gangtok
64.	Smt. Numa Shrestha	Asstt. Mgr. SIDBI, Gangtok
65.	Shri Abjjit Chakraborty	AGM, HUDCO Ltd.
66.	Shri Jonash Kumar	CSC SPV e-Governance
67.	Shri Enosh Kumar Singh	CSC SPV e-Governance
68.	Shri Gopal Lama	Director, RSETI, Gangtok
69.	Smt. Diki Lama Tamang	Asstt., Lead Bank Office, Gangtok
70.	Shri P.K. Mandal	Dy. LDM, Lead Bank Office, Gangtok
71.	Shri Mahesh Subba	Dy. LDM, Lead Bank Office, Gangtok